Case 16-05355 Doc 1 Fill in this information to identify your case:	Filed 02/18/16	Entered 02/18/16 18:24:02 age 1 of 67	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Sheila	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name  Rocquemore	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or maiden names.	Middle name	Middle name
	madernames.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or	OR	OR
	federal Individual Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

Sheila Case 16-05355 Doc 1 Filed 02k18k16re Entered 02k18k166/148i24:02 Desc Main Debtor 1 Page 2 of 67 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 715 N Harding, Apt 1st Floor Number Street Number Street Illinois 60624 Chicago Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ₩ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Sheila Case 16-05355 Doc 1 Filed 02k18k16re Entered 02k18k16 r1k8k24:02 Desc Main Debtor 1 Page 4 of 67 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

## 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case):

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credi
counseling because of:

I have a mental illness or a mental Incapacity.

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Sheila Case 16-05355 Doc 1 Filed 02k18k166re Entered 02k18k166r18i24:02 Desc Main Document Document Page 6 of 67 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Sheila Rocquemore Signature of Debtor 2 Signature of Debtor 1 Executed on 2/19/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Sheila Case 16-05355 Doc 1 Filed 02k1@V1-6re Entered 02k1

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

		<b>-</b> .	0/40/0040
		Date	2/19/2016
			MM / DD / YYYY
Street			
	State		Zip Code
			Email address
	Street		Street

<u>Doc 1 Filed 02/18/16 Entered 02/1</u>8/16 18:24:02 Desc Main Fill in this information to identify your case: Debtor 1 Rocquemore Sheila First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$2,300.00 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$2,300.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$25.620.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$25,620.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2,127.25 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,952.00

Debtor 1 Sheila Case 16-05355 Doc 1 Filed 02枚配材配。Entered 02妇配材配配24:02 Desc Main
First Name Document Page 9 of 67

Part 4: Answer These Questions for Administrative and Statistical Records

Par	4: Answer These Questions for Administrative and Statistical Records								
6. <b>A</b>	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?								
1	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	✓ Yes.								
7. <b>V</b>	What kind of debt do you have?								
,	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.								
ı	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit							
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from C Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$1,648.18						
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Part 4 on Schedule E/F, copy the following:	Total claim							
	9a. Domestic support obligations (Copy line 6a.)	\$0.00							
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00							
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00							
	9d. Student loans. (Copy line 6f.)	\$0.00							
	9e. Obligations arising out of a separation agreement or divorce that you did not report as								
	priority claims. (Copy line 6g.)	•							
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00							
	9g. <b>Total.</b> Add lines 9a through 9f.	\$0.00							

		Case 16-05355		Filed 02/18/16	Entered 02/18/2	16 18:24:02	Desc M	lain
Fill in this	informa	ation to identify your case:			Ü			
Debtor 1		Sheila First Name	Middle	·	uemore lame			
Debtor 2 (Spouse, i	if filing)	First Name	Middle	Name Last N	lame			
United Sta	ates Ba	nkruptcy Court for the:	Northern	District of III				
Case num	nber			(5	State)			
Officia	al Fo	orm 106A/B						Check if this is an amended filing
		A/B: Prope	rty					12/1
category v responsib write your Part 1:	where yole for some name	ou think it fits best. Be supplying correct inforn and case number (if knoribe Each Residenc	as complete and nation. If more s wn). Answer eve e, Building, I	l accurate as possible. It pace is needed, attach a ery question. _and, or Other Real	n asset fits in more than of two married people are a separate sheet to this f	filing together, both orm. On the top of a Have an Interes	n are equally any addition	,
1. Do you		or nave any legal or equ o to Part 2	itable interest in	any residence, building	, land, or similar property	y e		
Ħ		Where is the property?						
1.1	Street	address, if available, or o	ther description	What is the property		the amount of ar	ny secured cla	s or exemptions. Put aims on <i>Schedule D:</i> <i>Secured by Property.</i>
				Duplex or multi-unit Condominium or co Manufactured or mo	operative	Current value entire property		rrent value of the rtion you own?
	Numb	er Street State	Zip Code	Land Investment property Timeshare Other		Describe the n interest (such a the entireties, o	as fee simple	e, tenancy by
				Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the d	lebtors and another u wish to add about this	(see instru		unity property
If you	own or	have more than one, list he	ere:	property identificatio	n number.			
1.2	Street	address, if available, or o	ther description	What is the property' Single-family home Duplex or multi-unit	t building	the amount of ar	ny secured cla Have Claims	s or exemptions. Put hims on Schedule D: Secured by Property.
				Condominium or co Manufactured or mo	•	entire property	/? po	rtion you own?
	Numb	er Street State	Zip Code	Investment property Timeshare Other		Describe the n interest (such a the entireties,	as fee simple	e, tenancy by
				Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the d	lebtors and another u wish to add about this	(see instru	ictions)	unity property

Debtor 1	Sheila Case 16-05355 Doo First Name Middle Na			
_	eet address, if available, or other description	What is the property? Check all that apply.  Single-family home	Creditors Who Have Class Current value of the entire property?	ed claims on Schedule D: nims Secured by Property.  Current value of the portion you own?
City		☐ Investment property ☐ Timeshare Other	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Other information you wish to add about this item.	Check if this is con (see instructions)	mmunity property
	d the dollar value of the portion you own ave attached for Part 1. Write that numbe	r here	<b>&gt;</b>	
you ha	Describe Your Vehicles  wn, lease, or have legal or equitable inter	rest in any vehicles, whether they are registered or not? le, also report it on Schedule G: Executory Contracts and Une:	Include any vehicles	
Part 2: Do you o you own the composition of the com	Describe Your Vehicles  www, lease, or have legal or equitable interest to the someone else drives. If you lease a vehicle ans, trucks, tractors, sport utility vehicles, more o	rest in any vehicles, whether they are registered or not? le, also report it on Schedule G: Executory Contracts and Une:	Include any vehicles	
Part 2: Do you o you own the 3. Cars, vo	Describe Your Vehicles  who, lease, or have legal or equitable interest that someone else drives. If you lease a vehicles, trucks, tractors, sport utility vehicles, more ans, trucks, tractors, sport utility vehicles, more	rest in any vehicles, whether they are registered or not? le, also report it on Schedule G: Executory Contracts and Une: otorcycles  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Include any vehicles xpired Leases.  Do not deduct secured control the amount of any secure.	laims or exemptions. Put ed claims on <i>Schedule D:</i> aims Secured by Property. Current value of the portion you own?
Part 2: Do you o you own the state of the st	Describe Your Vehicles  www, lease, or have legal or equitable interest to the source of the source	rest in any vehicles, whether they are registered or not? le, also report it on Schedule G: Executory Contracts and Unerpotorcycles  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Include any vehicles expired Leases.  Do not deduct secured of the amount of any secure Creditors Who Have Classes.  Current value of the entire property?  Do not deduct secured of the amount of any secure of the amount of any secure.	ed claims on Schedule D: aims Secured by Property.  Current value of the

tor 1	Sheila Case 16-05355 Doc 1	Filed 02k1.8/1.6re Entered 02/1.8/11		
2.2	First Name Middle Name	Docume Name Page 12 of 67 Who has an interest in the property? Check	Do not doduct cooured of	laima ar avamatiana Dut
3.3	MakeModel:	one.	Do not deduct secured of	ed claims on Schedule D:
	Year:	Debtor 1 only	•	aims Secured by Property
	Approximate mileage:	Debtor 2 only	ordanord rine riare ele	
		<b>=</b> '	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
3.4		Check if this is community property (see instructions)		
	Make	Who has an interest in the property? Check	Do not deduct secured cl	
	Model:	one.		ed claims on Schedule D:
	Year:	Debtor 1 only	Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see		
		instructions)  er recreational vehicles, other vehicles, and access t, fishing vessels, snowmobiles, motorcycle accessories		
Exa	mples: Boats, trailers, motors, personal watercraft  No  Yes  Make	er recreational vehicles, other vehicles, and access t, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check	Do not deduct secured cl	laims or exemptions. Put
Exa  ✓	mples: Boats, trailers, motors, personal watercraft No Yes	er recreational vehicles, other vehicles, and access t, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	ed claims on Schedule D:
Exa  ✓	mples: Boats, trailers, motors, personal watercraft  No  Yes  Make  Model:	who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property
Exa  ✓	mples: Boats, trailers, motors, personal watercraft  No Yes  Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property Current value of the
Exa  ✓	mples: Boats, trailers, motors, personal watercraft  No Yes  Make  Model: Year:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property
Exa  ✓	mples: Boats, trailers, motors, personal watercraft  No Yes  Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property Current value of the
Exa  ✓	mples: Boats, trailers, motors, personal watercraft  No Yes  Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property Current value of the
4.1	mples: Boats, trailers, motors, personal watercraft  No Yes  Make Model: Year: Approximate mileage:  Other information:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	ed claims on Schedule D: nims Secured by Property Current value of the portion you own?
4.1	mples: Boats, trailers, motors, personal watercraft  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure.	ed claims on Schedule D: nims Secured by Property Current value of the portion you own?  daims or exemptions. Put ad claims on Schedule D:
Exa  ✓  4.1	mples: Boats, trailers, motors, personal watercraft  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:  Make Model: Year:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure.	ed claims on Schedule D: nims Secured by Property Current value of the portion you own?  daims or exemptions. Put ad claims on Schedule D:
Exa  ✓  4.1	mples: Boats, trailers, motors, personal watercraft  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure.	ed claims on Schedule D: hims Secured by Property  Current value of the portion you own?
Exa ✓ 4.1	mples: Boats, trailers, motors, personal watercraft  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:  Make Model: Year:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classifications	ed claims on Schedule D: nims Secured by Property Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: nims Secured by Property
4.1	mples: Boats, trailers, motors, personal watercraft  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 and Debtor 2 only Debtor 1 and Debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 2 only Debtor 2 only Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule D: nims Secured by Property Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: nims Secured by Property Current value of the

Filed 02k18k16re Entered 02k18k166/148i24:02 Desc Main Doc 1 Debtor 1

Page 13 of 67

**Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ✓ Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games M No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver V No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **V** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1000.00 for Part 3. Write that number here .....

Debtor 1 Sheila Case 16-05355 Doc 1 Filed 02k184166re Entered 024184166/1186124:02 Desc Main

st Name Document Page 14 of 67

**Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes Walmart Prepaid Card 17.1. Checking account: \$1300.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Filed 02/18/16/16 Entered 02/18/16 (1/8):24:02 Desc Main Sheila Case 16-05355 Doc 1 Document Page 15 of 67 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debte	or 1	Sheila <b>C</b> a First Name	ase 1	6-05355	Doc 1	Filed Doo	02k18k1n6re :umetht <sup>me</sup>	Ente	red 02416	8/1166/11k8iv24: <u>02</u>	De	sc Main
24.				tion IRA, in a , 529A(b), and		a qualified	d ABLE prograi	n, or und	ler a qualified	d state tuition program	<b>).</b>	
		No Yes	Institutio	on name and d	escription. Sep	arately file	the records of a	ny interes	ts.11 U.S.C. §	521(c):		
25.	exe	rcisable fo	or your b		s in property	(other tha	an anything list	ed in lind	e 1), and right	ts or powers		
00	Ш	Yes. Desc				1 - 41						
26.	Еха		rnet dom				intellectual proyalties and licens		ments			
27.	Еха		ding peri	and other ge mits, exclusive			ssociation holdin	gs, liquor	licenses, profe	essional licenses		
	_											
Mon	iey (	or prope	erty ow	red to you?							<b>p</b> o Do	urrent value of the ortion you own? onot deduct secured aims or exemptions.
28.	Tax	refunds ov	wed to y	ou								·
		Yes. Give s about you a	them, in Iready file	nformation cluding whethe ed the returns ars	er					Federal: State:		
		ily suppor	t		ny, spousal sur	port, child	support, mainter	nance, div	orce settlemer	Local:		
	<b>V</b>	No										
		Yes. Give s	specific in	nformation						Alimony:		
										Maintenance:		
										Support:		
										Divorce settlemer		
30.	Othe	er amounts	s someo	ne owes you						Property settleme	nt:	
		<i>nples:</i> Unpa	aid wage				-	oay, vacat	ion pay, workei	rs' compensation,		
		No		., 20.1011to, drip	and learne your							
		Yes. Descr	ibe									

Debt	tor 1	Sheila Case 16 First Name	<u>3-05355</u>	Doc 1 Middle Name		<u>Entered</u>	L6661k8iv224: <u>02 D</u>	esc Main
31.		rests in insurance mples: Health, disabi	•	ance; health	h savings account (HSA); cr	· ·	's insurance	
	<b>✓</b>	No Yes. Name the insur of each policy and lis			Company name: Global Term Life no cash va	lue	Beneficiary:	Surrender or refund value: \$0.00
32	Δnv	interest in propert	v that is due v	rou from so	omeone who has died			
<i>02.</i>	If yo		of a living trust		oceeds from a life insurance p	policy, or are currently entitle	d to receive	
	<b>✓</b>	No Yes. Describe						
33.					u have filed a lawsuit or mance claims, or rights to sue	ade a demand for paymer	nt	
		No Yes. Describe						
34.		er contingent and et off claims	unliquidated o	claims of e	every nature, including co	unterclaims of the debtor	and rights	
		No Yes. Describe						
35.	_	financial assets yo	u did not alrea	ady list				
	▤	Yes. Describe						
36.					Part 4, including any entri			\$1300.00
Part	5:	Describe Any B	Business-Re	elated Pro	operty You Own or Ha	ave an Interest In. Lis	st any real estate i	n Part 1.
		-			rest in any business-relate		,	
	_	No. Go to Part 6. Yes. Go to line 38.			·			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Acc	ounts receivable or	commissions	s you alread	dy earned			
	=	No Yes. Describe						
39.		ce equipment, furn			modems, printers, copiers, fa	x machines, rugs, telephone	s, desks, chairs, electron	ic devices
		No Yes. Describe				. 37	. ,	

		Sheila Case 16 First Name		Doc 1	Document		h <b>l</b> b6 (ilk8 in 24: <u>02</u> D	esc	<u>Main</u>
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and to	ools of your trade			
	<b>✓</b>	No							
		Yes. Describe						_	
41.	Inve	entory							
	<b>✓</b>	No							
		Yes. Describe							
42.	Inte	rests in partnershi	ps or joint ve	entures					
	<b>✓</b>								
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them							
43. <b>C</b>	usto 	omer lists, mailing	lists, or othe	r compilatio	ns				
		Yes. Do your lists inc	clude persona	lly identifiable	information (as define	d in 11 U.S.C. § 101(41A))?			
		☐ No							
		Yes. Descr	ibe					_	
		_							
44.	Any	business-related p	roperty you o	did not alrea	dy list				
	<b>✓</b>	No							
		Yes. Give specific							
		information							
			•			tries for pages you have atta			
Part	6:	Describe Any F	arm- and (	Commerci mland, list it in	al Fishing-Relate Part 1.	d Property You Own or	Have an Interest In	Դ.	
46.	Do	you own or have a	ny legal or eq	uitable inter	est in any farm- or co	ommercial fishing-related pro	perty?		
		No. Go to Part 7.	- '		-		-		Current value of the
	Ħ	Yes. Go to line 47.							portion you own?
	Ш	100. 00 10 11110 47.							Do not deduct secured claims
									or exemptions
47.		m animals		16.1					
	Exa	mples: Livestock, pou	ultry, farm-raise	ed fish					
	<b>✓</b>	No							
		Yes. Describe						T —	

Deb	tor 1 Sheila Ca First Name	se 16-05355	Doc 1 Middle Name	Filed 02k1&l46 Document	<u>Entered</u> 02:	/ <del>18/16</del> /168/24: <u>02</u> 57	Desc N	<i>l</i> ain
48.	Crops-either g	owing or harvested	t	Doddinent	1 age 10 01 c			
	✓ No							
	Yes. Descri	oe						
49.	Farm and fishing	ng equipment, imple	ements, mach	ninery, fixtures, and tool	s of trade			
	<b>✓</b> No							
	Yes. Descril	oe					<u> </u>	
50.	Farm and fishir	ng supplies, chemic	als, and feed					
	✓ No							
	Yes. Descril	pe					_	
51.		commercial fishing- ock, poultry, farm-rais		rty you did not already li	st			
	<b>✓</b> No							
	Yes. Descril	pe						
				6, including any entries			-	
Part				ave an Interest in T	hat You Did Not	List Above		
53.		her property of any on tickets, country club		not already list?				
	✓ No							
	Yes. Give sp	ecific					-	
	information						-	
	III dha dallan wal		<b>6 B</b>	- Marita di atau anno la anti-				
54. A	dd the dollar val	ue of all of your enti	ries from Part	7. Write that number he	re			
Part	8: List the T	otals of Each Pa	art of this F	orm				
55. <b>F</b>	Part 1: Total real	estate, line 2				▶		<u> </u>
56. <b>r</b>	part 2 total vehic	les, line 5						
57. <b>P</b>	Part 3: Total pers	onal and household	l items, line 15	\$1000.0	)			
58. <b>P</b>	Part 4: Total finan	cial assets, line 36		\$1300.00	 D			
59. <b>F</b>	Part 5: Total busi	ness-related prope	rty, line 45					
60. <b>F</b>	Part 6: Total farm	ı- and fishing-relate	ed property, lir	ne 52				
61. <b>F</b>	Part 7: Total other	r property not listed	d, line 54					
62. 7	Total personal pr	operty. Add lines 56	through 61					, ¢2200.00
			<u> </u>	\$2300.00	<u> </u>	Copy personal property to	otal ▶	+ \$2300.00
							Γ	\$2300.00
63. <b>T</b>	otal of all proper	ty on Schedule A/B	. Add line 55 +	line 62				+=300.00

Filli	n this inform	Case 16-05355 ation to identify your case:	Doc 1	Filed 02	/18/16	Enter	red 02/1	8/16 18:2	4:02	Desc Main
	otor 1	Sheila	D.A. 1	III. Ni.		uemore				
	otor 2	First Name		Idle Name		Name Name				
		ankruptcy Court for the:	Northern		District of I	llinois				
	e number nown)				(	(State)				
Of	ficial F	orm 106C						1		Check if this is a amended filing
_		e C: The Prop	erty Y	ou Claim	as E	xemp	t			12/1
the to For is to exercise to e	each item o state a s mpted up eive certa mption of certy is d the light set  Which set You an	additional pages, wr n of property you cl specific dollar amou to the amount of a in benefits, and tax	aim as exent as exent as exent as exent received to that amount of the control of	empt, you munpt. Alternatively statutory etirement funder a law that bunt, your extended the control of the con	number (inst specification of the specification of	if known) ify the ar i may cla ome exe y be unli the exem would b	mount of aim the formptions imited in aption to be limited and any with you.	the exemption of the ex	on you et value ose for int. Hov	claim. One way of doing so e of the property being realth aids, rights to wever, if you claim an amount and the value of the statutory amount.
		ription of the property a ule A/B that lists this pro		portion you			emption yo		Spec	ific laws that allow exemption
			Сор	by the value from hedule A/B						
	Brief description	: Walmart Prepaid C	ard	\$1,300.00	<b>7</b>					735 ILCS 5/12-1001(b)
	Line from Schedule A			_	100	% of fair ma	\$1,300.00 arket value, u utory limit			
	Brief description	Global Term Life no	0	\$0.00			,			735 ILCS 5/12-1001(f)
	Line from Schedule A			_		% of fair ma	arket value, u	up to any		
3.	(Subject to	aiming a homestead exe adjustment on 4/01/16 and id you acquire the property	I every 3 year	s after that for cas	es filed on c		•	,		

Filed 02k18k16re Entered 02k18k16 @8 24:02 Desc Main Sheila Case 16-05355 Doc 1 Debtor 1

Document the Document Page 21 of 67 Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b)

Fill in this inforn	Case 16-05355 nation to identify your case		02/18/16	Entered 02/18/	16 18:24:02	Desc Main	
Debtor 1	Sheila		Rocqu	emore			
	First Name	Middle Name	Last Na	ame			
Debtor 2							
(Spouse, if filing	First Name	Middle Name	Last Na	ame			
United States B	ankruptcy Court for the:	Northern	District of Illi	nois			
			(S	tate)			
Case number (If known)							
	orm 106D le D: Credit	ors Who Hav	ve Clain	ns Secured	by Prope	am	neck if this is an nended filing 12/15
correct infor	mation. If more spa	s possible. If two ma ace is needed, copy t nal pages, write your	he Addition	al Page, fill it out, r	number the entri	-	
1. Do any cr	editors have claims secu	red by your property?					
✓ No. C	heck this box and submit the	his form to the court with you	r other schedules	s. You have nothing else t	o report on this form.		
Yes. F	Fill in all of the information I	below.					
Part 1: List	All Secured Claims						
claim. If mo	ore than one creditor has a	has more than one secured particular claim, list the oth al order according to the cre	er creditors in Pa		Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Fill in	Alaia infarma	Case 16-0535	Doc 1 Filed	02/18/16	Entered 02	<u>/1</u> 8/16 18:24:02	Desc	Main	
FIII III	UIIS IIIIOIIIIa	ation to identify your case			<del></del>	-			
Debto	or 1	Sheila		Rocqu	emore				
		First Name	Middle Name	Last Na	ame				
Debto									
(Spou	ise, if filing)	First Name	Middle Name	Last Na	ame				
Unite	d States Ba	nkruptcy Court for the:	Northern	District of Illi	nois tate)				
	number				nato)				
(If kno	wn)								
Offi	cial Fo	rm 106E/F					Chec	ck if this is an	amended filing
Scl	hedu	le E/F: Cre	ditors Who I	Have U	nsecure	d Claims			12/15
are list the bo	ted in Sche exes on the	edule D: Creditors Who left. Attach the Contir	Contracts and Unexpired of Hold Claims Secured by luation Page to this page. Y Unsecured Claims	<i>Property</i> . If mo	re space is neede	d, copy the Part you ne	ed, fill it out	, number the	e entries in
1.	Do any cre	ditors have priority up	secured claims against yo	u2					
i		to Part 2.	ocourca olamio agamot yo	u.					
	Yes.	tor are.							
i I I	identify wha possible, list Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	claims. If a creditor has mo aim has both priority and non al order according to the cre ds a particular claim, list the laim, see the instructions for	priority amounts, ditor's name. If yo other creditors in	list that claim here a ou have more than t Part 3.	and show both priority and	nonpriority a	amounts. As r	nuch as
							Total claim	Priority amount	Nonpriority amount

Doc 1 Filed 02k1&ld6re Entered 02d1&ld6d8v24:02 Desc Main Sheila Case 16-05355 Debtor 1 Document Page 24 of 67 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 City of Chicago Parking \$7,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60602 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 PEOPLES ENGY \$0.00 4695 Last 4 digits of account number Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 1/1/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO 60601 Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 PEOPLES ENGY \$0.00 5577 Last 4 digits of account number Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 10/1/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60601 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed V Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No

Yes

Filed 02k1&l16re Entered 02l1&l16/18i24:02 Desc Main Document Page 25 of 67 ims - Continuation Page 

· art	2. Tour NONFRIORITT Offsecured Claims - Continu		
	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	PEOPLES ENGY	Last 4 digits of account number 6970	\$0.00
	Nonpriority Creditor's Name 200 EAST RANDOLPH		
	Number Street	When was the debt incurred? 6/1/2014	
		As of the date you file, the claim is: Check all that apply.	
	011104.00	Contingent	
	CHICAGO Illinois 60601 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	<del></del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	<u>✓</u> No		
	Yes		
4.5	SOCIAL SECURITY ADMIN	Last 4 digits of account number	\$18.000.00
	Nonpriority Creditor's Name	<u></u>	
	155-10 JAMAICA AVE Number Street	When was the debt incurred?n/a	
	Trumbol Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	JAMAICA New York 11432 City State Zip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.6	STELLAR RECOVERY INC	Last Adiate of consumt number 0040	\$402.00
	Nonpriority Creditor's Name	— Last 4 digits of account number0946	<del></del>
	4500 Salisbury Rd Ste 10 Number Street	When was the debt incurred? 7/1/2015	
	Trumbol Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Jacksonville Florida 32216	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
		Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

Debtor 1 Sheila Case 16-05355 Doc 1 Filed 02k18k166re Entered 02k18k166r88k24:02 Desc Main Document Page 26 of 67

ng with 4.5, followed by 4.6, and so forth.	
ig with 4.0, followed by 4.0, and 30 forth.	Total claim
Last 4 digits of account number 3443  When was the debt incurred? 12/1/2015  As of the date you file, the claim is: Check all that apply.	\$218.00
Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts

First Name Docume Name Page 27 of 67
List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

US Attorney Office

On which entry in Part 1 or Part 2 did you list the original creditor?

US Attorne Name	ey Office			On which entry in Part 1 or Part 2 did you list the original creditor?				
219 S Dea Number	rborn St, 5th F Street	iloor		Line 4.5 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims				
Chicago City		Illinois State	60604 Zip Code	Last 4 digits of account number				
HARRIS & Name	A HARRIS LTI	)		On which entry in Part 1 or Part 2 did you list the original creditor?				
111 W JAC Number	Street	S-400		Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims				
CHICAGO City	)	Illinois State	60604 Zip Code	Last 4 digits of account number				

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amount here.

6j. Total. Add lines 6f through 6i.

**Total claims** 

\$25,620.00

6j.

Page 28 of 67 Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00

> 6e. Total. Add lines 6a through 6d. \$0.00

\$0.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here.

Fill in this inform	Case 16-0535!		02/18/16	Entered 02/	18/16 18:24:02	Desc Main	
Debtor 1	Sheila First Name	Middle Name	Rocqu Last N	emore ame			
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	ame			
	sankruptcy Court for the:	Northern	District of III	inois State)			
Case number (If known)							
Official I	Form 106G					Check if this is amended filing	
Schedul	le G: Execut	ory Contracts	and Un	expired L	eases	12	/1
•	d, copy the additional p	• •			• • • • • •	ing correct information. If more onal pages, write your name and	
1. Do you ha	ave any executory	contracts or unexpire	ed leases?				
✓ No. Che	eck this box and file this for	m with the court with your ot	her schedules. Y	ou have nothing else	to report on this form.		
Yes. Fill	in all of the information be	elow even if the contracts or	leases are listed	on <i>Schedule A/B: Pr</i>	operty (Official Form 106A	/B).	
•		npany with whom you have nstructions for this form in the				ase is for (for example, rent, d unexpired leases.	
Person	n or company with whon	n you have the contract or	r lease		State what the contrac	t or lease is for	

		Case 16-0535	5 Doc 1 Filed 0	2/19/16 Entered	02/18/16 18:24:02	Desc Main
Fill	in this informa	ation to identify your case		Z/18/10 1 IIIEIEI	1221.0/10 10.24.02	Desc Main
De	otor 1	Sheila		Rocquemore	_	
De	otor 2	First Name	Middle Name	Last Name		
	ouse, if filing)	First Name	Middle Name	Last Name	_	
Uni	ted States Ba	nkruptcy Court for the:	Northern	District of Illinois		
Cas	se number			(State)		
	nown)					_
						Check if this is a amended filing
Of	ficial F	orm 106H				0
		H: Your Co	ndehtors			12/1
				vou may have. Be as comple	to and accurate as nossible.	f two married people are filing
n th	e boxes on t y question.	he left. Attach the Add	litional Page to this page. O	n the top of any Additional F	ages, write your name and ca	e, fill it out, and number the entries ase number (if known). Answer
1.	Do you have  ✓ No  Yes	e any codebtors? (If yo	u are filing a joint case, do not	list either spouse as a codebto	or.)	
2.	Louisiana, No. Go	evada, New Mexico, Pue to line 3.	erto Rico, Texas, Washington,	and Wisconsin.)	unity property states and territori	es include Arizona, California, Idaho,
	✓ No		oouse, or legal equivalent live v	with you at the time?		
		es. In which community s	tate or territory did you live?	Fill	in the name and current addres	ss of that person.
		Name of your spouse, for	ormer spouse, or legal equivale	ent	-	
		Number Street			_	
		City	State	Zip Code	_	
3.	as a codebt	or only if that person i	s a guarantor or cosigner. N	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> slumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill ir	n this information to identin	y your case:			8/16 18:	:24:02	Desc Ma	in	
Dobto	r 1 Chaila	Docai		<del>ge or or v</del>	27				
Debto	r 1 <u>Sheila</u> First Name	Middle Name	Rocquemo Last Name	ie					
Debto						Check if this	is:		
	se, if filing) First Name	Middle Name	Last Name			An amer	nded filing		
United	d States Bankruptcy Court for the:	Northern	District of Illinois (State)				ement showing person as of the follow		
Case i	number wn)		(Otato)		,	MM / DI	D/YYYY		
Offi	cial Form 106l								
Sch	nedule I: Your Ind	come							12/15
nclud nforr pages	onsible for supplying corde information about you mation about your spous s, write your name and ca	ur spouse. If you are sep e. If more space is need ase number (if known). A	ed, attach a s	our spous eparate sh	e is not filin	g with yo	u, do not in	clude	-
	Fill in your employment		Debtor 1			Debtor 2			
	information.	Employment status	✓ Employed			Employ	ved.		
	If you have more than one job,		Not Employed	ad		Not Em			
	attach a separate page with			Ju		Not En	ployed		
	information about additional	Occupation	Worker						
	employers.	Employer's name	WalMart						
	Include part time, seasonal, or self-employed work.	Employer's address	702 S.W. 8th St. Number Street			Number Stre	et		
	Occupation may include student								
	or homemaker, if it applies.		Bentonville	Arkansas	72716				
			City	State	Zip Code	City	State	e Zip	Code
		How long employed there?	4 months						
Part	2: Give Details About	Monthly Income							
	mate monthly income as of the eparated.	date you file this form. If you h	ave nothing to rep	ort for any line,	write \$0 in the s	space. Include	your non-filing	spouse	unless you
•	or your non-filing spouse have mo	ore than one employer, combine the	ne information for a	all employers fo	or that person on	the lines bel	ow. If you need	more spa	ace, attach
_					Debtor 1	For Debto			
	List monthly gross wages, sala deductions.) If not paid monthly, ca	alculate what the monthly wage wo	ould be.		\$1,932.06				
3.	Estimate and list monthly over	rtime pay.	3		+ \$0.00			ı	
4.	Calculate gross income. Add lin	ne 2 + line 3.	4	.	\$1,932.06			l	

Filed 02/128/126 Entered 02/18/126 18:24:02 Desc Main Sheila Case 16-05355 Doc 1 Documentame Page 32 of 67 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here \$1,932.06 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$147.81 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$147.81 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,784.25 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies \$343.00 Specify: LINK 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$343.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,127.25 \$2,127.25 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,127.25 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Fill in this inform	ation to identify your c		2/18/16 FIJEIEU U2/18	10 18.24.02	Desc Main	
Debtor 1	Sheila		Rocquemore			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Nome	Lost Namo	Check if this is:		
(Opouse, ii iiiiig	First Name	Middle Name	Last Name	An amended filin	g	
United States Ba	ankruptcy Court for the	: Northern	District of Illinois (State)	A supplement sh expenses as of the	owing post-petition c	hapter 13
Case number			(State)	одропосо ас от а	io ionoving date.	
(If known)				MM / DD / YYYY	<u> </u>	
Official F	Form 106J					
		·				
scneaui	e J: Your E	xpenses				12/1
nformation. If m	•		e filing together, both are equally restorm. On the top of any additional parts		-	
Part 1: Desc	ribe Your House	hold				
1. Is this a joint	t case?					
✓ No. Go	to line 2					
☐ Yes. Do	es Debtor 2 live in a	separate household?				
		coparato nouconora :				
L	No					
L	·	· · ·	ses for Separate Household of Debtor 2			
2. Do you have		No				
Do not list De Debtor 2.	btor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does depender	nt live
Dobioi 2.		caon acpondone	Child	<b>age</b> 10 years	with you?	
			<u>0</u>		✓ Yes.	
			Child	4 years	No.	
					✓ Yes.	
			Child	2 years	No.	
					✓ Yes.	
<ol><li>Do your expenses of</li></ol>	enses include people other	No				
than		Yes				
yourself and dependents						
Part 2: Estim	nate Your Ongoin	ng Monthly Expenses				
			ou are using this form as a supplen plemental Schedule J, check the bo			
applicable date	<b>).</b>					
-	•	n-cash government assistance d it on Schedule I: Your Income	•		Your	expenses
	or home ownership e the ground or lot. 4.	xpenses for your residence. Ind	clude first mortgage payments and		4.	\$267.00
If not inclu	ided in line 4:					
4a. Real est	tate taxes				4a	\$0.00
4b. Property	y, homeowner's, or ren	ter's insurance			4b	\$0.00
4c. Home m	naintenance, repair, and	d upkeep expenses			4c	\$0.00
4d. Homeov	wner's association or c	ondominium dues			4d.	\$0.00

Debtor 1 Sheila Case 16-05355 Doc 1 Filed 02/18/16/16 Entered 02/18/16 (1/8/24:02 Desc Main

Document Page 34 of 67 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$250.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$885.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$100.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$100.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$150.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \_ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d

\$0.00

20e

20e. Homeowner's association or condominium dues

Debtor 1 She	ila Case 16-05355	Doc 1	Filed 02k1&la6r	<u>e Entered</u> @2/41/8/1166/11/8/224	4: <u>02 De</u>	<u>esc Main</u>	
	Name	Middle Name	Documetht enter	Page 35 of 67			
21. <b>Other.</b> Spe	cify:			3	21		\$0.00
22. Calculate	your monthly expenses.						\$1,952.00
22a. Add lir	nes 4 through 21.						\$0.00
22b. Copy I	ine 22 (monthly expenses fo	or Debtor 2), if ar	ny, from Official Form 106J	-2		_	\$1,952.00
22c. Add lir	e 22a and 22b. The result is	your monthly ex	xpenses.		22.		
23. Calculate y	our monthly net income.				_		
23a. Copy I	ine 12 (your combined mont	hly income) fron	n Schedule I.		23a		\$2,127.25
23b. Copy y	our monthly expenses from I	line 22 above.			23b	_	\$1,952.00
23c. Subtra	ct your monthly expenses fro	om your monthly	income.				\$175.25
The r	esult is your monthly net inco	ome.			23c		<u> </u>
24. Do you ex	pect an increase or decre	ase in your exp	penses within the year af	ter you file this form?			
	ole, do you expect to finish pa payment to increase or decr						
✓ No	, .,			3.3.			
₩ NO							
Yes							1
	Explain here:						
	1						

Fill in this inforn	Case 16-05355	Doc 1 Filed 02		00/10/10 10:01:00 D M-:-	
	mation to identify your case:	1701. 1 11111111111111111111111111111111	7/18/16 Enteren	02/18/16 18:24:02 Desc Main	
Debtor 1	Sheila		Rocquemore		
ı	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name	_	
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)	_	
Official I	Form 106Dec	<u> </u>			k if this is a ded filing
Declarat	tion About an	Individual Del	btor's Schedu	les	12/1
1519, and 3571.  Part 1: Sign	n Below	inkruptcy case can result in	n fines up to \$250,000, or ii	nprisonment for up to 20 years, or both. 18 U.S.C. §§ 1	52, 1341,
	.,g p,	ne who is NOT an attorney	to help you fill out bankru	otcy forms?	
<b>✓</b> No	-,g <sub> </sub> ,	ne who is NOT an attorney	to help you fill out bankru	otcy forms?	
	Name of person	ne who is NOT an attorney		etition Preparer's Notice, Declaration, and	

Fill in	this informs	Case 16-05355 ation to identify your case	Doc 1	Filed 02/18/16	Entered 02/1 <mark>8/16 18:24</mark>	:02 Desc	Main
Debto		Sheila	··	Pocquer	more		
Debio	и і	First Name	Middle N	Rocquer Name Last Nan			
Debto (Spou		First Name	Middle N	Name Last Nan	ne .		
		nkruptcy Court for the:	Northern	District of Illino			
	number	aptoy Countries and	110.11.0111	(Sta			
(If know							_
Offi	cial F	orm 107					Check if this is a amended filing
Stat	temer	nt of Financi	al Affairs	for Individua	Is Filing for Bankr	uptcy	12/1
space i	is needed,	, attach a separate she	et to this form. On	the top of any additional	, both are equally responsible for s pages, write your name and case r		
Part 1				and Where You Live	ed Betore		
1.	_	our current marital sta	itus?				
	✓ Marri	ied married					
2.	During th	e last 3 years, have you	ı lived anywhere o	other than where you live I	now?		
	✓ No Yes. I	List all of the places you li	ved in the last 3 yea	ars. Do not include where yo	u live now.		
	Debte	or 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived
						,	here
					Same as Debtor 1	[	here Same as Debtor 1
	Numh	per Street		- From		I	
	Numb	per Street			Same as Debtor 1  Number Street	[ 	Same as Debtor 1
			7:- Onde	- From	Number Street		Same as Debtor 1
	Numb	per Street State	Zip Code	- From		[ 	Same as Debtor 1
	City	State	Zip Code	- From	Number Street  City State  Same as Debtor 1	Zip Code	Same as Debtor 1  From
	City		Zip Code	- From _ To	Number Street  City State	Zip Code	Same as Debtor 1  From  To  Same as Debtor 1
	City	State	Zip Code	- From	Number Street  City State  Same as Debtor 1	Zip Code	Same as Debtor 1  From  To  Same as Debtor 1

Debtor 1 Sheila Case 16-05355 First Name Filed 02k1&k16re Entered 02k1&k16 11&24:02 Desc Main Documentem Page 38 of 67 Doc 1

Part 2: Explain the Sources of Your Income

4.	Did you have any income from employment Fill in the total amount of income you received fractivities. If you are filing a joint case and you have the work of the	rom all jobs and all businesses	, including part-time			
		Debtor 1		Debtor 2		
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
	From January 1 of current year until the date you filed for bankruptcy:	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>✓ Operating a business</li></ul>	\$1500.00	Wages, commissions, bonuses, tips Operating a business		
	For last calendar year: (January 1 to December 31, 2015)  YYYY	✓ Wages, commissions, bonuses, tips  Operating a business	\$6331.05	Wages, commissions, bonuses, tips Operating a business		
	For the calendar year before that: (January 1 to December 31,	<ul><li>Wages, commissions, bonuses, tips</li><li>✓ Operating a business</li></ul>	\$3000.00	Wages, commissions, bonuses, tips Operating a business		
	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intereand you have income that you received together,  List each source and the gross income from each  No  Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.		
		Debtor 1		Debtor 2		
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
	From January 1 of current year until the date you filed for bankruptcy:	LINK	\$686.00			
	For last calendar year: (January 1 to December 31,	Estimated Link	\$4,000.00			
	For the calendar year before that: (January 1 to December 31,	Estimated Link	\$4,000.00			

Debtor 1 Sheila Case 16-05355 First Name Filed 02k18/166 Entered 02k18/16/18i24:02 Desc Main Document Page 39 of 67 Doc 1

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are eith	Are either Debtor 1's or Debtor 2's debts primarily consumer debts?						
No.			or 2 has primarily c sehold purpose."	onsumer debts. Cons	sumer debts are defined in 1	1 U.S.C. § 101(8) as "incurre	ed by an individual primarily
	During the 90 o	days before yo	u filed for bankruptcy,	did you pay any credito	or a total of \$6,225* or more?	>	
	No. Go to	line 7.					
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.						
	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.						
✓ Yes.	. Debtor 1 or D	ebtor 2 or bo	th have primarily o	onsumer debts.			
_	During the 90 c	days before yo	u filed for bankruptcy,	did you pay any credito	or a total of \$600 or more?		
	No. Go to		, i i i i i i i i i i i i i i i i i i i	, , ,	, , , , , , , , , , , , , , , , , , ,		
	Yes. List	below each cr creditor. Do n	ot include payments		ore and the total amount you oligations, such as child sup ankruptcy case.	•	
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	editor's Name				-		Mortgage Car Credit card
_							Loan repayment  Suppliers or
Cit	ty	State	Zip Code				vendors  Other
Cr	editor's Name						─
Nu	ımber Street						Credit card Loan repayment
Cit	ty	State	Zip Code				Suppliers or vendors
							Other
Cr	editor's Name						─
Nu	ımber Street						Credit card
_							Loan repayment
Cit	h.	State	Zip Code				Suppliers or vendors
CII	ıy	Siale	Zip Code				Other

Sheila Case 16-05355 Doc 1 Filed 02k18k16re Entered 02k18k166 168k24:02 Desc Main Debtor 1 Document Page 40 of 67 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Sheila Case 16-05355 First Name Doc 1

Filed 02k18/146re Entered 02/18/146/148i24:02 Desc Main Documerite Page 41 of 67 Part 4: Identify Legal Actions, Repossessions, and Foreclosures

Vithin 1 year before you filed for bar ist all such matters, including personal isputes.	injury cases, small claims actions, o	divorces, collection suits, p	•		
No Yes. Fill in the details.					
	Nature of the case	Court or age	encv		Status of the case
Case title			,		Pending
		Court Name			On appeal
Case number					- Concluded
		Number Stre	et		Conciduca
		City	State	Zip Code	_
Case title					Pending
-		Court Name			On appeal
Case number		Number Stre	not .		Concluded
		Number Stre	:C1		<del></del>
		City	State	Zip Code	_
No. Go to line 11. Yes. Fill in the information below.	Describe the	ne property		Date	Value of the
Yes. Fill in the information below.	Describe th	ne property		Date	Value of the property
				Date	
Yes. Fill in the information below.  Creditor's Name		ne property		Date	
Yes. Fill in the information below.	Explain wh	at happened		Date	
Yes. Fill in the information below.  Creditor's Name	Explain wh			Date	
Yes. Fill in the information below.  Creditor's Name	Explain wh  Propert Propert Propert	nat happened  by was repossessed. by was foreclosed. by was garnished.		Date	
Yes. Fill in the information below.  Creditor's Name	Explain wh  Propert Propert Propert Propert Propert Propert	nat happened  by was repossessed. by was foreclosed. by was garnished. by was attached, seized, or	· levied.	Date	property
Yes. Fill in the information below.  Creditor's Name  Number Street	Explain wh  Propert Propert Propert Propert Propert Propert	nat happened  by was repossessed. by was foreclosed. by was garnished.	levied.	Date	
Yes. Fill in the information below.  Creditor's Name  Number Street	Explain wh  Propert Propert Propert Propert Propert Propert	nat happened  by was repossessed. by was foreclosed. by was garnished. by was attached, seized, or	· levied.		Property  Value of the
Yes. Fill in the information below.  Creditor's Name  Number Street  City State	Explain wh  Propert Propert Propert Propert Propert Describe th	nat happened  by was repossessed. by was foreclosed. by was garnished. by was attached, seized, or	levied.		Property  Value of the
Yes. Fill in the information below.  Creditor's Name  Number Street  City State  Creditor's Name	Explain wh  Propert Propert Propert Propert Propert Describe th	nat happened  by was repossessed. by was foreclosed. by was garnished. by was attached, seized, or the property	levied.		Property  Value of the
Yes. Fill in the information below.  Creditor's Name  Number Street  City State	Explain wh  Propert Propert Propert Propert Propert Describe the	at happened  by was repossessed. by was foreclosed. by was garnished. by was attached, seized, or the property	levied.		Property  Value of the
Yes. Fill in the information below.  Creditor's Name  Number Street  City State  Creditor's Name	Explain wh  Propert Propert Propert Propert Propert Explain wh Propert	nat happened  by was repossessed. by was foreclosed. by was garnished. by was attached, seized, or the property	levied.		Property  Value of the
Yes. Fill in the information below.  Creditor's Name  Number Street  City State  Creditor's Name	Explain wh  Propert	at happened  by was repossessed. by was foreclosed. by was garnished. by was attached, seized, or the property  at happened by was repossessed.			Property  Value of the

Deb	tor 1		<u>d 02ୋୟାୟାକିତ୍ର Entered </u> 02/ଶାୟାକିଲାୟର24: cumënt <sup>me</sup> Page 42 of 67	02 Desc	Main
11.	acco	nin 90 days before you filed for bankruptcy, did any counts or refuse to make a payment because you owe	creditor, including a bank or financial institution, set of d a debt?	f any amounts fr	om your
	Ħ	Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street			
			Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		in 1 year before you filed for bankruptcy, was any o iver, a custodian, or another official?	f your property in the possession of an assignee for the	e benefit of credi	tors, a court-appointed
		No			
		Yes			
Part	5.	List Certain Gifts and Contributions			
13.	_	thin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per p	person?	
	뵘	No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			
		Person to Whom You Gave the Gift			
		- Cloud to Whom fou dave the one			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

		1 list ivallie		D(	ocument Page 43 of 67		
14.	With	nin 2 years before y	ou filed for b		give any gifts or contributions with a total value of mo	re than \$600 to an	y charity?
	<b>✓</b>	No Yes. Fill in the detail	ls for each gift	or contribution.			
	_	Gifts with a total v	_		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
		City	State	Zip Code			
Part		List Certain Los					
15.		in 1 year before yo bling?	u filed for bar	nkruptcy or since yo	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
		No Yes. Fill in the detail:	S.				
	_	Describe the prop	erty you lost a	and	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
					Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>		
Part	7:	List Certain Pay	ments or T	ransfers			
16.	seek	ing bankruptcy or	preparing a b	ankruptcy petition?			ne you consulted about
	_	de any attorneys, bai	nkruptcy petitio	n preparers, or credi	t counseling agencies for services required in your bankrupt	cy.	
		Yes. Fill in the details	s.				
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm			Semrad Law Firm - \$350.00	2/17/2016	\$350.00
		Person Who Was P 20 South Clark Stre					
		Number Street					
		Chicago	Illinois	60606			
		City	State	Zip Code			
		Email or website ad		_			
		Person Who Made t	the Payment, if	Not You		<u> </u> 	
		Person Who Was P	aid				
		Number Street					
		City	State	Zip Code			
		Email or website ad	Idress				
		Person Who Made t	the Payment, if	Not You			

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7. V				ocument Page 44 of 6	•			
y	Within 1 year before you ou deal with your creditor on the include any payment	ors or to make	e payments to you		ay or transfer any	oroperty to anyor	ne who p	promised to he
Г	ZI No							
֡֝֜֝֜֜֜֝֓֓֓֓֓֜֜֜֜֓֓֓֓֓֓֓֓֜֜֜֜֓֓֓֡֜֜֜֜֓֓֡֡֡֜֜֡֡֡֡֡֡	✓ No							
L	Yes. Fill in the details.					_		
				Description and value of any prope	rty transferred	Date payment	Amour	nt of payment
						or transfer was made		
						wasmade		
	Person Who Was Paid	<u></u>		-				
	i eison vino vias i aid	u						
	Number Street			-				
	-			-				
	-			_				
	City	State	Zip Code					
				sell, trade, or otherwise transfer any p				
	ransfers that you have alrea  No  Yes. Fill in the details.	ady listed on th		ty (such as the granting of a security inter	est of mortgage on	your property). De	THOCH HOLE	ado giilo di la
L	1es. I ili ili tile detalls.							
				Description and value of any property transferred		property or paymebts paid in exch		Date transfe was made
				property transferred	received or d	ebis paid ili excii	ange	was made
	Person Who Received	d Transfer		-				
	Number Street			-				
	-			-				
		State	Zip Code	-				
	City	Siale	Zip Code					
	,	to you						
	City Person's relationship	to you						
	Person's relationship			-				
	,			-				
	Person's relationship							
	Person's relationship (			-				
	Person's relationship (							
	Person's relationship to Person Who Received Number Street	d Transfer	7in Code					
	Person's relationship to Person Who Received Number Street	d Transfer	Zip Code	-				
	Person's relationship to Person Who Received Number Street	d Transfer	Zip Code					
v	Person's relationship to Person Who Received Number Street  City Person's relationship to Person	d Transfer  State to you	·	ı transfer any property to a self-settled	I trust or similar de	evice of which yo	u are a k	peneficiary?
	Person's relationship to Person Who Received Number Street  City Person's relationship to Person	d Transfer  State to you  ou filed for ba	ınkruptcy, did you	transfer any property to a self-settled	I trust or similar de	evice of which yo	u are a k	peneficiary?
(	Person's relationship to Person Who Received Number Street  City Person's relationship to Person	d Transfer  State to you  ou filed for ba	ınkruptcy, did you	transfer any property to a self-settled	I trust or similar de	evice of which yo	u are a k	peneficiary?
(	Person's relationship to Person Who Received Number Street  City Person's relationship to Person Who Received Number Street	State to you  ou filed for baset-protection d	ınkruptcy, did you	transfer any property to a self-settled	I trust or similar de	evice of which yo	u are a k	peneficiary?
(	Person's relationship to Person Who Received Number Street  City Person's relationship to Person	State to you  ou filed for baset-protection d	ınkruptcy, did you			evice of which yo	u are a k	
(	Person's relationship to Person Who Received Number Street  City Person's relationship to Person Who Received Number Street	State to you  ou filed for baset-protection d	ınkruptcy, did you	transfer any property to a self-settled  Description and value of the property		evice of which yo	u are a k	Date transfe
(	Person's relationship to Person Who Received Number Street  City Person's relationship to Person Who Person's relationship to Person Who Received Number Street	State to you  ou filed for baset-protection d	ınkruptcy, did you			evice of which yo	u are a k	
(	Person's relationship of Person Who Received Number Street  City Person's relationship of Person Who Received Number Street	State to you  ou filed for baset-protection d	ınkruptcy, did you			evice of which yo	u are a k	Date transfe
(	Person's relationship to Person Who Received Number Street  City Person's relationship to Person Who Person's relationship to Person Who Received Number Street	State to you  ou filed for baset-protection d	ınkruptcy, did you			evice of which yo	u are a k	Date transfe

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List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date account Last balance number instrument was closed, before closing sold, moved, or transfer or transferred XXXX-Checking Person Who Was Paid Savings Money market Number Street Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Money market Number Street Brokerage Other City State Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? Name of Financial Institution Name Number Street Number Street City Zip Code State City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? Name of Storage Facility Name Number Street Number Street

City

State

State

Zip Code

City

Zip Code

Debto		Sheila Case 16-05355 Doc 1 First Name Middle Name	Docum	ënt™ Paç	ntered @2/1 ge 46 of 67	r8/11-6/11/83-224: <u>02 Desc Mai</u>	n
Part 9	): <u> </u>	dentify Property You Hold or Contro	I for Some	one Else			
23.   		ou hold or control any property that someone No Yes. Fill in the details.	e else owns? I	nclude any pro	perty you borro	owed from, are storing for, or hold in tru	ist for someone.
	ш	ies. Fili III trie details.	Where is th	ne property?		Describe the contents	Value
		Owner's Name	Number Str	eet		-	
		Number Street				-	
			City	State	Zip Code	-	
		City State Zip Code	_				
Part 1	10:	Give Details About Environmental In	nformation				
For the	he pu	urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or loca nizardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clea	nto the air, land	l, soil, surface wa	ater, groundwater		
•		te means any location, facility, or property as define used to own, operate, or utilize it, including dispo		vironmental law,	whether you now	own, operate, or utilize it	
•		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			raste, hazardous	substance,	
Repo		notices, releases, and proceedings that you know			occurred.		
0.4						atalasta at an antique and land	
24.		any governmental unit notified you that you r	may be liable (	or potentially lia	able under or in	violation of an environmental law?	
		Yes. Fill in the details.	Governme	ntal unit		Environmental law, if you know it	Date of notice
			Governmen	intai uiiit		Environmentariaw, ii you know it	Date of flotice
		Name of site	Government			- _	
		Number Street	Number Str	eet			
			City	State	Zip Code	-	
		City State Zip Code					
<b>25.</b>	Have	e you notified any governmental unit of any re	elease of haza	rdous material	?		
ļ		No					
	Ш	Yes. Fill in the details.	Governme	ntal unit		Environmental law, if you know it	Date of notice
				ntar arm			
		Name of site	Government	al unit			_
		Number Street	Number Str	eet		_	
			City	State	Zip Code	-	

Debto	or 1	Sheila Case 16-053 First Name	355 Doc 1 Middle Name		<u>Entered</u> <b>02/</b> 4/୫ age 47 of 67	3/11.6/11.8:24: <u>02 Desc Main</u>	<u> </u>
26.	Hav	e you been a party in any	judicial or administra	ative proceeding under any	environmental law	? Include settlements and orders.	
ļ	<b>✓</b>	No					
		Yes. Fill in the details.		Court or oronov		Notice of the coop	Ctatura of the
				Court or agency		Nature of the case	Status of the case
		Case title					Pending
		·		Court Name			On appeal
				Number Street			Concluded
		Case number		- City State	Zip Code		Condidada
Part 1	11.	Give Details About	Vour Rusiness or	Connections to Any	•		
27.	With	nin 4 years before you file	ed for bankruptcy, did	you own a business or ha	ve any of the follow	ing connections to any business?	
				profession, or other activity, e	•	-time	
		A member of a limited  A partner in a partners		) or limited liability partnership	O(LLP)		
			managing executive of	a corporation			
		An owner of at least 5	% of the voting or equit	y securities of a corporation			
	<b>✓</b>	No. None of the above app		- halaw fan aaala haaisaaa			
	Ш	Yes. Check all that apply at	pove and fill in the detail	Describe the nature	e of the business	Employer Identification numl	ber Do not
						include Social Security numb	
		Business Name				EIN:	
		Number Street				Dates business existed	
		Number Street		Name of accountar	nt or bookkeeper		
		City Stat	te Zip Code			FromTo	_
				Describe the nature	e of the business	Employer Identification numl include Social Security numb	
		Business Name				EIN:	
		Number Street		Name of accountar	nt or bookkeeper	Dates business existed	
		City Stat	te Zip Code			From To	
				Describe the nature	e of the business	Employer Identification numl	ber Do not
						include Social Security numb	
		Business Name				EIN:	
		Number Street				Dates business existed	
		ivanibei Stieet		Name of accountai	nt or bookkeeper	Submitted United	
		City Stat	te Zip Code			From To	<u>—</u>

Debtor		ed 02 <u>%1&amp;/46re Entered</u> 02/18/16 <i>1</i> %%24: <u>02 Desc Main</u> Document Page 48 of 67
		give a financial statement to anyone about your business? Include all financial institutions,
<u>[</u>	No Yes. Fill in the details below.	
-	_	Date issued
	Name	MM/DD/YYYY
	Number Street	
	City State Zip Code	_
Part 12	2: Sign Below	
an	d correct. I understand that making a false statement	Affairs and any attachments, and I declare under penalty of perjury that the answers are true t, concealing property, or obtaining money or property by fraud in connection with a aprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/17/2016	Date
Die	d you attach additional pages to Your Statement of Fi No Yes	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Die	d you pay or agree to pay someone who is not an atto	orney to help you fill out bankruptcy forms?
<b>✓</b>	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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### **UNITED STATES BANKRUPTCY COURT**

### **Northern District of Illinois**

In re	Sheila Rocquemore		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	F COMPENSATION O	F ATTORNEY FOR D	EBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. F year before the filing of the petition in bankruptcy, in connection with the bankruptcy case is as follo	P. 2016(b), I certify that I am the attorney or agreed to be paid to me, for service	for the abovenamed debtor(s) and th	at compensation paid to me within one
	For legal services, I have agreed to accept	ws.		\$4,000.00
	Prior to the filing of this statement I have received	1		\$350.00
	Balance Due			\$3,650.00
2.	The source of the compensation paid to me was:			
	<b>✓</b> Debtor	Other (specify)		
3.	The source of the compensation paid to me is:	<b>—</b>		
	Debtor	Other (specify)		
4.	I have not agreed to share the above-disclosmembers and associates of my law firm.	sed compensation with any other perso	n unless they are	
	I have agreed to share the above-disclosed members or associates of my law firm. A cop the people sharing in the compensation, is a	py of the agreement, together with a lis		
5.	In return for the above-disclosed fee, I have agre a. Analysis of the debtor's financial situatio			n in bankruptcy;
	b. Preparation and filing of any petition, sch	nedules, statements of affairs and plan	which may be required;	
	c. Representation of the debtor at the mee	eting of creditors and confirmation hear	ing, and any adjourned hearings there	eof;
	d. Representation of the debtor in adversar	ry proceedings and other contested bar	nkruptcy matters;	
6.	By agreement with the debtor(s), the above-discle	osed fee does not include the following	services:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement ceedings.	of any agreement or arrangement for p	ayment to me for representation of the	e debtor(s) in this bankruptcy
	2/19/2016		/s/ Michael Spangler 6310219	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Case 16-05355 Doc 1 Filed 02/18/16 Entered 02/18/16 18:24:02 Desc Main **UNITED STATES BANGOS FIGURE**

### Northern District of Illinois

In re	Sheila Rocquemore		Case No.	
****	Debtor	**************************************	***************************************	(If known)
			Chapter	Chapter 13
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. F	. 2016(b). I certify that I am the attorney	F ATTORNEY FOR D	at compensation paid to me within one
	year before the filing of the petition in bankruptcy, in connection with the bankruptcy case is as follows:	ог agreed to be paid to me, for service	s rendered or to be rendered on beha	If of the debtor(s) in contemplation of or
	For legal services, I have agreed to accept			\$4,000.00
	Prior to the filing of this statement I have received			\$350.00
	Balance Due			\$3,650.00
2.	The source of the compensation paid to me was:  Debtor	Other (specify)		
3.	The source of the compensation paid to me is:  Debtor	Other (specify)		
4.	I have not agreed to share the above-disclos members and associates of my law firm.	ed compensation with any other persor	n unless they are	
	I have agreed to share the above-disclosed of members or associates of my law firm. A cop the people sharing in the compensation, is a	y of the agreement, together with a list	ersons who are not t of the names of	
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation	d to render legal service for all aspect , and rendering advice to the debtor in	s of the bankruptcy case, including: a determining whether to file a petition	in bankruptcy;
	b. Preparation and filing of any petition, sch	edules, statements of affairs and plan	which may be required;	
	c. Representation of the debtor at the meet	ing of creditors and confirmation heari	ng, and any adjoumed hearings there	of;
	d. Representation of the debtor in adversary	proceedings and other contested ban	kruptcy matters;	
6.	By agreement with the debtor(s), the above-disclo	sed fee does not include the following	services;	
······································				***************************************
		CERTIFICATION		
proce	certify that the foregoing is a complete statement or eedings.	any agreement or arrangement for pa	lyment to me for representation of the	debtor(s) in this bankruptcy
	2/17/2016		s/ Michael Spangler 6310219	
***************************************	Date		Signature of Attorney	
			Semrad Law Firm	-
			Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

SH

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate



tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 4032.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2-17-16

Signed: Sheh hoogume

Debtor(s) Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
<u> </u>	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

### Case 16-05355 Doc 1 Filed 02/18/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 02/18/16 18:24:02 Desc Main Page 58 of 67 your income is more than the median income for

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-05355 Doc 1 Filed 02/18/16 Entered 02/18/16 18:24:02 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Rocquemore, Sheila	Case No		
	Debtor(s)			
		Chapter.	Chapter13	
	VERIFICATIO	N OF CREDITOR MATE	RIX	
	The above named Debtors hereby verify that the a	ttached list of creditors is true ar	d correct to the best of their knowle	dge.
Date:	2/19/2016	/s/ Rocquemore, Sh	eila	
		Rocquemore Sheila		

Signature of Debtor

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STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , FL 32216

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , FL 32216

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO , IL 60601

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO , IL 60601

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL 60601

SOCIAL SECURITY ADMIN 155-10 JAMAICA AVE JAMAICA , NY 11432

US Attorney Office 219 S Dearborn St, 5th Floor Chicago , IL 60604

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604

Parka Answer These Or	Middle Name Docum		67	
exhed Answer These Qu	uestions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primarily as "incurred by an individu No. Go to line 16b.  Yes. Go to line 17. 16b. Are your debts primarily	y consumer debts? Consumer debts? Consumer debts? Consumer debts? Busines debts? Busines or investment or through own that are not consumer to the consumer description.	umer debts are defined in 11 U.S.C. § 101(8) al, family, or household purpose."  ess debts are debts that you incurred to gh the operation of the business or mer debts or business debts.	
Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be available  No.  Yes.	o you estimate that after any exer ole to distribute to unsecured cred	mpt property is excluded and administrative expenses are ditors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million	
20. How much do you estimate your liabilities to be?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 mi \$10,000,001-\$50 n \$50,000,001-\$100 \$100,000,001-\$500	million	
Pari 74 Sign Below	Lhove evening this political			
For you	and correct.  If I have chosen to file under Chaor 13 of title 11, United States Coproceed under Chapter 7.	apter 7, I am aware that I ode. I understand the relie	of perjury that the information provided is true may proceed, if eligible, under Chapter 7, 11,12, if available under each chapter, and I choose to	
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			
			inited States Code, specified in this petition.	
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	/s/ Sheila Rocquemore 5 Signature of Debtor 1	<u>*</u>	Signature of Debtor 2	
t til kommer på med med som med som skriveren stanspaller med proper ock skriverspalaret.	Executed on 2/17/2016 MM / DD / Y		Executed on MM/DD/YYYY	

Debtor 1 Sheila Case 16-05355 Doc 1 Filed 02/18/16e Entered 02/18/16/18:24:02 Desc Main

Case 16-05355 Filed 02/18/16 Entered 02/18/16 18:24:02 Desc Main Fill in this information to identify your case: Debtor 1 Sheila Rocquemore First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Rank K Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? ✓ No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Sheila Rocquemore Signature of Debtor 1 Signature of Debtor 2 Date 2/17/2016 MM/DD/YYYY MM/DD/YYYY

Debtor 1	Sheila Case 16-05355 First Name	Doc 1 Fil	ed 02/18/16 Documented P	Entered 02/18/16 18:24:02 age 65 of 67 number (if known)	Desc Main
28. Wit	thin 2 years before you filed for ditors, or other parties.	bankruptcy, did you	ı give a financial state	ment to anyone about your business? In	clude all financial institutions,
图	No Yes. Fill in the details below.				
			Date issued		
	Name		MM/DD/YYYY	Accordant Agency Company of the Comp	
	Number Street				
	City State	Zip Code			
Part 12:	Sign Below				
anu	ruptcy case can result in fines t	emore	. concealing property	ments, and I declare under penalty of per or obtaining money or property by fraud 20 years, or both. 18 U.S.C. §§ 152, 1341, 1	l im nome a stiem with a
	Signature of Debtor	1	/	Signature of Debtor 2	
	Date 2/17/2016			Date	
回。	ou attach additional pages to Y lo es	our Statement of Fi	nancial Affairs for Ind	ividuals Filing for Bankruptcy (Official F	orm 107)?
Did ye	ou pay or agree to pay someon	e who is not an attor	rney to help you fill ou	t bankruptcy forms?	
growning .	lo		· -	. •	
	es. Name of person			Attach the Bankruptcy Petition I Declaration, and Signature (Off	

# Case 16-05355 Doc 1 Filed 02/18/16 Entered 02/18/16 18:24:02 Desc Main United Barres Barres Barres

Northern District of Illinois

In re:	Rocquemore, Sheila	Canada
	Debtor(s)	Case No.
		Chapter Chapter 13
	VERIFIC	CATION OF CREDITOR MATRIX
	The above named Debtors hereby verify th	at the attached list of creditors is true and correct to the best of their knowledge
Date:	2/17/2016	/s/Rocquemore, Sheila Inlih Magual
		Rocquemore, Sheila Signature of Debtor

	Deb	tor 1	Sheila Case 16-05355 Doc 1 Filed 02/18/16 Entered 02/18/16 18:24:02 Desc Mail	1
1	16.	Cal	culate the median family income that applies to you. Follow these steps:	er en
			. Fill in the state in which you live. Illinois	
			. Fill in the number of people in your household. 4	
	17.		Fill in the median family income for your state and size of household  To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.  v do the lines compare?	\$86,818.00
			Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
leave.	11000000	17b.	generacy:	
	art	39 (	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)	
		Cop	y your total average monthly income from line 11.	\$1,648.18
	19.	Ded com	uct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	4,,010,10
		19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	-\$0.00
		19b.	Subtract line 19a from line 18.	\$1,648.18
2	20.	Calc	ulate your current monthly income for the year. Follow these steps:	97,040.10
		20a.	Copy line 19b.	\$1,648.18
			Multiply by 12 (the number of months in a year).	x 12
		20b.	The result is your current monthly income for the year for this part of the form.	\$19,778.16
			Copy the median family income for your state and size of household from line 16c.	\$86,818.00
2	1. 1		do the lines compare?	
	processing	<b>√]</b> L	ine 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment eriod is 3 years. Go to Part 4.	
	o constant	<b>□</b> L	ine 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The</i> ormitment period is 5 years. Go to Part 4.	
	ırt 4	s	ign Below	
		E	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	ti de la companya de
			Signature of Debtor 1  Signature of Debtor 2	
			Data 247/2046	:
			Date   Date   MM/DD/YYYY   MM/DD/YYYY	
		lf If	you checked 17a, do NOT fill out or file Form 122C-2. you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	
				: